

Information to identify the case:

Debtor 1

Josette M Cottman

First Name	Middle Name	Last Name
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Social Security number or ITIN xxx-xx-7941

EIN _____

Debtor 2

(Spouse, if filing)

First Name	Middle Name	Last Name
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Social Security number or ITIN _____

EIN _____

United States Bankruptcy Court District of New Jersey

Case number: 17-31958-JNP

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Josette M Cottman

2/2/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Josette M Cottman
 Debtor

Case No. 17-31958-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db	+Josette M Cottman, 807 N. Princeton Ave, Cherry Hill, NJ 08002-1429
517149190	+Capehart & Scatchard, PA, 8000 Midatlantic Dr, Suite 300S, Mount Laurel, NJ 08054-1543
517149193	+Enterprise Rent-A-Car, P.O. Box 405738, Atlanta, GA 30384-5700
517149194	+Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517149195	+Professional Account Management, PO BOX 37038, Washington, DC 20013-7038
517149197	+Sst/medallion, Attn:Bankruptcy, Po Box 3999, St. Joseph, MO 64503-0999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: QJDMARCHAND.COM Feb 02 2018 23:04:00	Joseph Marchand, 117-119 West Broad St.,
	PO Box 298, Bridgeton, NJ 08302-0228	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2018 23:28:53	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 02 2018 23:28:48	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
517149191	+EDI: CAPITALONE.COM Feb 02 2018 23:04:00	Capital One, Attn: Bankruptcy, Po Box 30253,
	Salt Lake City, UT 84130-0253	
517149192	+E-mail/Text: bankruptcycollections@citadelbanking.com Feb 02 2018 23:29:33	
	Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147	
517149196	E-mail/Text: rwjebn@rwjbh.org Feb 02 2018 23:29:57	Robert Wood Johnson,
	University Hospital, PO BOX 48025, Newark, NJ 07101-4825	
517149198	EDI: WFFC.COM Feb 02 2018 23:04:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
	Frederick, MD 21701	

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Brian C. Nicholas	on behalf of Creditor	Medallion Bank bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com		
Georgette Miller	on behalf of Debtor Josette M Cottman	info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;	gmecfmail@gmail.com;	csmith@georgettemillerlaw.com;
r50524@notify.best	case.com;	gregmont@gbmlaw.net;
karenl@georgettemillerlaw.com		
Joseph Marchand	jdmarchand@comcast.net,	jdmarchand@comcast.net;
jdmarchand@ecf.epiqsystems.com		
Rebecca Ann Solarz	on behalf of Creditor	Medallion Bank rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5